

METRO CITY BANK

	CPP Disbursement Date 01/30/2009	Cert 58181	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$368	\$388	5.5%		
Loans	\$303	\$311	2.8%		
Construction & development	\$16	\$10	-38.4%		
Closed-end 1-4 family residential	\$2	\$2	-26.1%		
Home equity	\$0	\$0	-29.4%		
Credit card	\$0	\$0			
Other consumer	\$3	\$0	-96.0%		
Commercial & Industrial	\$14	\$12	-16.7%		
Commercial real estate	\$267	\$285	6.7%		
Unused commitments	\$11	\$17	56.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$21	\$12	-44.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$1	\$11	751.1%		
Cash & balances due	\$21	\$40	84.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$321	\$336	4.7%		
Deposits	\$297	\$302	1.8%		
Total other borrowings	\$21	\$32	51.1%		
FHLB advances	\$14	\$20	43.8%		
Equity					
Equity capital at quarter end	\$47	\$52	11.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	13.0%	13.3%	--		
Tier 1 risk based capital ratio	15.0%	16.0%	--		
Total risk based capital ratio	16.2%	17.3%	--		
Return on equity ¹	7.5%	7.7%	--		
Return on assets ¹	0.9%	1.0%	--		
Net interest margin ¹	3.4%	3.5%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	118.0%	223.4%	--		
Loss provision to net charge-offs (qtr)	186.6%	225.0%	--		
Net charge-offs to average loans and leases ¹	1.0%	0.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	5.5%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	3.5%	1.6%	0.5%	0.1%	--
Commercial real estate	1.7%	1.0%	0.3%	0.2%	--
Total loans	1.7%	0.9%	0.3%	0.2%	--